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# PATENT ABSTRACTS OF JAPAN

(11)Publication number : 10-302126  
(43)Date of publication of application : 13.11.1998

(51)Int.CI. G07F 7/08  
G06F 17/60

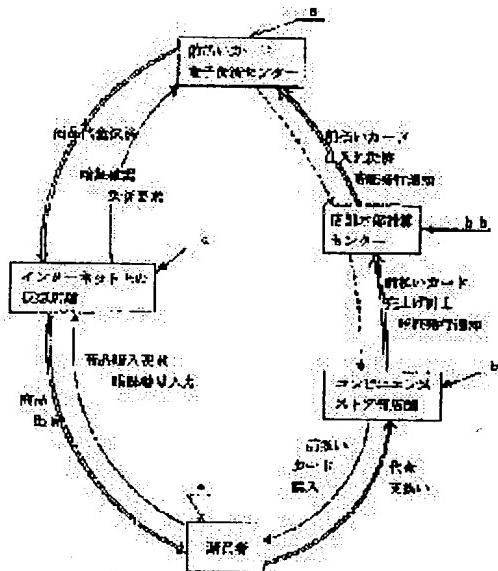
(21)Application number : 09-139053 (71)Applicant : MEDIA GURITSUPU KK  
(22)Date of filing : 23.04.1997 (72)Inventor : SUGANO YONEZO

## (54) ELECTRONIC ACCOUNT SETTLEMENT SYSTEM CAPABLE OF VALIDATING PREPAID CARD AT SELLING TIME OF READING CARD INFORMATION BY TERMINAL

### (57)Abstract:

**PROBLEM TO BE SOLVED:** To facilitate the safekeeping and distribution management of a card and also to keep security high by validating the password number and the amount of a prepaid card available in an internet at the time when the card owner makes a purchase at a store, etc.

**SOLUTION:** At an electronic account settlement center (a) where a prepaid card is available, a prepaid card having its password number is sold to a purchaser (c) at a convenience store (b). A password number of 10 to 16 digits and an amount are validated when the purchaser (c) paid his charge and then the card information is read at a POS terminal of the store (b). This validity is notified to the center (a) via a main office calculation center (bb) of the store (b). When the purchaser (c) purchases a commodity from a virtual store (d) via an internet, he uses his password number for the payment. At the center (a), the validity is checked for the password number and the amount via the store (d) and a charge amount is settled for the store (d). Then the approval of this settlement is notified to the purchaser (c), and the store (d) confirms the settlement of charge and forwards the commodity to the purchaser (c).



### LEGAL STATUS

[Date of request for examination] 16.05.2000

[Date of sending the examiner's decision of rejection] 18.02.2003

[Kind of final disposal of application other than the examiner's decision of rejection or application converted registration]

[Date of final disposal for application]

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[Date of registration]

[Number of appeal against examiner's decision]

[of rejection]

[Date of requesting appeal against examiner's  
decision of rejection]

[Date of extinction of right]

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CLAIMS

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[Claim(s)]

[Claim 1] By confirming the amount of money of the prepaid card in the point of sales which made the POS terminal etc. read the information containing the 10-16-digit personal identification number on a prepaid card etc., the purchaser of the prepaid card offers the structure which can carry out the electronic banking of shopping and business on the Internet using the personal identification number.

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## DETAILED DESCRIPTION

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### [Detailed Description of the Invention]

[0001]

[The technical field belonging to invention] This invention relates to effect of the electronic money as a payment system used for shopping and business on the Internet, and the structure of a negotiation.

[0002]

[Description of the Prior Art] Conventionally, as a means to settle shopping and business on the Internet, when goods were sent to the purchaser, there were the \*\*\*\*\* method for collecting prices, a credit card, an approach by the electronic money on condition of \*\*\*\*\* from a bank account, etc.

[0003]

[Problem(s) to be Solved by the Invention] This approach had the following faults.

(b) The vender of small sum goods had the case where a \*\*\*\*\* commission became comparatively high-priced and was hard to be used as compared with a goods price.

(c) It was necessary to have the social credit fixed age and income were guaranteed to be, and a purchaser was not able to use issuance of a credit card by minors.

(d) The security management not to reveal the number of a credit card on a communication line was complicated, and expensive.

(e) Establishment of a bank account has become the requisite and the electronic money of bank account \*\*\*\*\* also had a complicated procedure.

This invention is made in order to remove these faults.

[0004]

[Means for Solving the Problem] Electronic money used for shopping on the Internet and settlement of business is used as the prepaid card which can be purchased at stores, such as a convenience store. Information required for this prepaid card as personal identification number isoelectronic currency of 10-16 figures is printed by the bar code etc., and the personal identification number and the amount of money of that prepaid card are confirmed as electronic money for the first time in the point of sales which made that information read by a POS terminal etc. A purchaser settles shopping and business on the Internet by using the personal identification number within the limit of the amount of money of the prepaid card. Since the amount of money of one prepaid card has not a yen value as a prepaid card until it makes it read by a POS terminal etc. while damage is suppressed by considering as 500 yen - about 3000 yen to the minimum also at the time of the accident encounter of a theft etc., storage at a store and its negotiation management are simple, and its safety is [ a security top ] high. When a purchaser uses the personal identification number of a prepaid card for shopping on the Internet, and settlement of business, while the effectiveness of the personal identification number is checked, the available balance is checked and a user is told. Moreover, by using the personal identification number of the proper assigned for every one prepaid card, the amount of money of two or more prepaid cards can be added together, and it can use for shopping and settlement of business.

[0005]

[Embodiment of the Invention] The electronic banking pin center,large a by the personal

identification number activity of a prepaid card is formed, and Store b sells a prepaid card with a personal identification number to Purchaser c for a convenience store etc. When Purchaser c pays a price and reads the information on the prepaid card by the POS terminal of the stores b, such as a convenience store, etc., for the first time, the personal identification number and the amount of money of a prepaid card become effective, notify the effectiveness of the personal identification number and amount of money to the electronic banking pin center,large a via the headquarters computer center bb of the stores b, such as a convenience store, and carry out purchase settlement of the prepaid card. Purchaser c uses the personal identification number of a prepaid card for payment of a goods price, when purchasing goods from the virtual online shop d on the Internet. The electronic banking pin center,large a checks the effectiveness of a personal identification number and the settlement-of-accounts amount of money demanded by Purchaser c via virtual online shop d, and it notifies Purchaser c of the settlement-of-accounts acknowledgement while it settles a price to virtual online shop d, if it is effective. Virtual online shop d checks a payment and ships goods to Purchaser c.

[0006]

[Example] Hereafter, the example of this invention is explained.

- (b) Form the electronic banking pin center,large a which settles shopping and business on the Internet, and while publishing the prepaid card used for settlement of accounts, manage the personal identification number of a prepaid card, and the effectiveness of the amount of money.
- (c) The published prepaid card is delivered by the stores b, such as convenience stores all over the country, via a store headquarters goods pin center,large etc. There is no effectiveness in the personal identification number and the amount of money of a prepaid card in this event, and even if it encounters accident, such as a theft, the pecuniary damage as a prepaid card will not be generated.
- (d) Purchaser c purchases a prepaid card from the stores b, such as a convenience store, in order to settle shopping or quotient dealings in the virtual online shop d on the Internet.
- (e) A convenience store etc. purchases a prepaid card at Store b, Purchaser c pays a price, and a salesclerk makes the information on a prepaid card read [ Purchaser ] by a POS terminal etc.
- (f) The information on the prepaid card read by the POS terminal etc. is sent to the electronic banking pin center,large a via the store headquarters computer center bb in an instant, and the personal identification number and the amount of money of the prepaid card become effective.
- (g) Purchaser c demands settlement of accounts with the prepaid card purchased previously of virtual online shop d, in order to buy goods in the virtual online shop d on the Internet or to perform business.
- (h) Virtual online shop d requires the personal identification number of a prepaid card and the check of the effectiveness of the amount of money which had the settlement-of-accounts demand in the electronic banking pin center,large a from Purchaser c, and settlement of a price.
- (i) The electronic banking pin center,large a checks the personal identification number of a prepaid card and the effectiveness of the amount of money with a settlement-of-accounts demand, and if it is effective, it settles a price to virtual online shop d.
- (j) Virtual online shop d ships goods to Purchaser c, after checking settlement of a price.

[0007]

[Effect of the Invention] About the personal identification number and the amount of money of a prepaid card which are used for shopping on the Internet, and settlement of business, storage and negotiation management of the card before a sale can become easy by making it effective, when the card is purchased at stores, such as a convenience store, handling costs can be held down, and safety can be highly maintained also from the field of not only \*\*\*\* but security. Moreover, by selling a prepaid card at a operating store for 24 hours, such as convenience stores all over the country, it can purchase at any time, and anyone can use it for shopping on the Internet, and settlement of business, feeling easy easily.

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TECHNICAL FIELD

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[The technical field belonging to invention] This invention relates to effect of the electronic money as a payment system used for shopping and business on the Internet, and the structure of a negotiation.

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PRIOR ART

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EFFECT OF THE INVENTION

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[Effect of the Invention] About the personal identification number and the amount of money of a prepaid card which are used for shopping on the Internet, and settlement of business, storage and negotiation management of the card before a sale can become easy by making it effective, when the card is purchased at stores, such as a convenience store, handling costs can be held down, and safety can be highly maintained also from the field of not only \*\*\*\* but security. Moreover, by selling a prepaid card at a operating store for 24 hours, such as convenience stores all over the country, it can purchase at any time, and anyone can use it for shopping on the Internet, and settlement of business, feeling easy easily.

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TECHNICAL PROBLEM

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[Problem(s) to be Solved by the Invention] This approach had the following faults.

- (b) The vendor of small sum goods had the case where a \*\*\*\*\* commission became comparatively high-priced and was hard to be used as compared with a goods price.
  - (c) It was necessary to have the social credit fixed age and income were guaranteed to be, and a purchaser was not able to use issuance of a credit card by minors.
  - (d) The security management not to reveal the number of a credit card on a communication line was complicated, and expensive.
  - (e) Establishment of a bank account has become the requisite and the electronic money of bank account \*\*\*\*\* also had a complicated procedure.
- This invention is made in order to remove these faults.
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## MEANS

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[Means for Solving the Problem] Electronic money used for shopping on the Internet and settlement of business is used as the prepaid card which can be purchased at stores, such as a convenience store. Information required for this prepaid card as personal identification number isoelectronic currency of 10–16 figures is printed by the bar code etc., and the personal identification number and the amount of money of that prepaid card are confirmed as electronic money for the first time in the point of sales which made that information read by a POS terminal etc. A purchaser settles shopping and business on the Internet by using the personal identification number within the limit of the amount of money of the prepaid card. Since the amount of money of one prepaid card has not a yen value as a prepaid card until it makes it read by a POS terminal etc. while damage is suppressed by considering as 500 yen – about 3000 yen to the minimum also at the time of the accident encounter of a theft etc., storage at a store and its negotiation management are simple, and its safety is [ a security top ] high. When a purchaser uses the personal identification number of a prepaid card for shopping on the Internet, and settlement of business, while the effectiveness of the personal identification number is checked, the available balance is checked and a user is told. Moreover, by using the personal identification number of the proper assigned for every one prepaid card, the amount of money of two or more prepaid cards can be added together, and it can use for shopping and settlement of business.  
[0005]

[Embodiment of the Invention] The electronic banking pin center, large a by the personal identification number activity of a prepaid card is formed, and Store b sells a prepaid card with a personal identification number to Purchaser c for a convenience store etc. When Purchaser c pays a price and reads the information on the prepaid card by the POS terminal of the stores b, such as a convenience store, etc., for the first time, the personal identification number and the amount of money of a prepaid card become effective, notify the effectiveness of the personal identification number and amount of money to the electronic banking pin center, large a via the headquarters computer center bb of the stores b, such as a convenience store, and carry out purchase settlement of the prepaid card. Purchaser c uses the personal identification number of a prepaid card for payment of a goods price, when purchasing goods from the virtual online shop d on the Internet. The electronic banking pin center, large a checks the effectiveness of a personal identification number and the settlement-of-accounts amount of money demanded by Purchaser c via virtual online shop d, and it notifies Purchaser c of the settlement-of-accounts acknowledgement while it settles a price to virtual online shop d, if it is effective. Virtual online shop d checks a payment and ships goods to Purchaser c.

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EXAMPLE

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[Example] Hereafter, the example of this invention is explained.

- (b) Form the electronic banking pin center,large a which settles shopping and business on the Internet, and while publishing the prepaid card used for settlement of accounts, manage the personal identification number of a prepaid card, and the effectiveness of the amount of money.
- (c) The published prepaid card is delivered by the stores b, such as convenience stores all over the country, via a store headquarters goods pin center,large etc. There is no effectiveness in the personal identification number and the amount of money of a prepaid card in this event, and even if it encounters accident, such as a theft, the pecuniary damage as a prepaid card will not be generated.
- (d) Purchaser c purchases a prepaid card from the stores b, such as a convenience store, in order to settle shopping or quotient dealings in the virtual online shop d on the Internet.
- (e) A convenience store etc. purchases a prepaid card at Store b, Purchaser c pays a price, and a salesclerk makes the information on a prepaid card read [ Purchaser ] by a POS terminal etc.
- (f) The information on the prepaid card read by the POS terminal etc. is sent to the electronic banking pin center,large a via the store headquarters computer center bb in an instant, and the personal identification number and the amount of money of the prepaid card become effective.
- (g) Purchaser c demands settlement of accounts with the prepaid card purchased previously of virtual online shop d, in order to buy goods in the virtual online shop d on the Internet or to perform business.
- (h) Virtual online shop d requires the personal identification number of a prepaid card and the check of the effectiveness of the amount of money which had the settlement-of-accounts demand in the electronic banking pin center,large a from Purchaser c, and settlement of a price.
- (i) The electronic banking pin center,large a checks the personal identification number of a prepaid card and the effectiveness of the amount of money with a settlement-of-accounts demand, and if it is effective, it settles a price to virtual online shop d.
- (j) Virtual online shop d ships goods to Purchaser c, after checking settlement of a price.

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DESCRIPTION OF DRAWINGS

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[Brief Description of the Drawings]

[Drawing 1] The functional diagram showing the working state of this invention

[Description of Notations]

- a. Electronic banking pin center,large
- b. Stores, such as a convenience store
- The headquarters computer center of stores, such as bb. convenience store
- c. Purchaser
- d. The virtual online shop on the Internet or the vender of goods, and the provider of service

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CORRECTION OR AMENDMENT

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[Kind of official gazette] Printing of amendment by the convention of 2 of Article 17 of Patent Law

[Category partition] The 3rd partition of the 6th category

[Publication date] February 23, Heisei 13 (2001. 2.23)

[Publication No.] JP,10-302126,A

[Date of Publication] November 13, Heisei 10 (1998. 11.13)

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[Application number] Japanese Patent Application No. 9-139053

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G07F 7/08

G06F 17/60

[FI]

G07F 7/08 Z  
G06F 15/21 340 A

[Procedure amendment]

[Filing Date] May 16, Heisei 12 (2000. 5.16)

[Procedure amendment 1]

[Document to be Amended] Description

[Item(s) to be Amended] The name of invention

[Method of Amendment] Modification

[Proposed Amendment]

[Title of the Invention] The prepaid card and electronic clearing system which are used for electronic banking

[Procedure amendment 2]

[Document to be Amended] Description

[Item(s) to be Amended] Claim

[Method of Amendment] Modification

[Proposed Amendment]

[Claim(s)]

[Claim 1] While being able to purchase at a store, it is the prepaid card used for the electronic banking of the business on the Internet,

It has the information containing the personal identification number of the proper used at the business on said Internet at least,

The prepaid card used for the electronic banking characterized by making the electronic banking of said prepaid card possible by being managed by the electronic banking pin center, large which performs the electronic banking of the business on said Internet, and validating the utilization limit amount of money set as said prepaid card, and said personal identification number when

said information is read in the case of the price payment of said prepaid card.

[Claim 2] The store which transmits said information while reading the information containing the personal identification number of the proper which said prepaid card has, when the prepaid card used for the electronic banking of the business on the Internet is purchased at a store and price payment is made,

The electronic clearing system characterized by providing the electronic banking pin center, large which makes the electronic banking of said prepaid card possible by validating the utilization limit amount of money set as said corresponding prepaid card, and said personal identification number according to said information transmitted from said store while performing the electronic banking of the business on the Internet using said personal identification number.

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[Translation done.]

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(51)Int.Cl.<sup>6</sup>

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F I

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(71)出願人 596184476

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千葉県四街道市みそら4丁目3番14号

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千葉県四街道市みそら4丁目3番14号

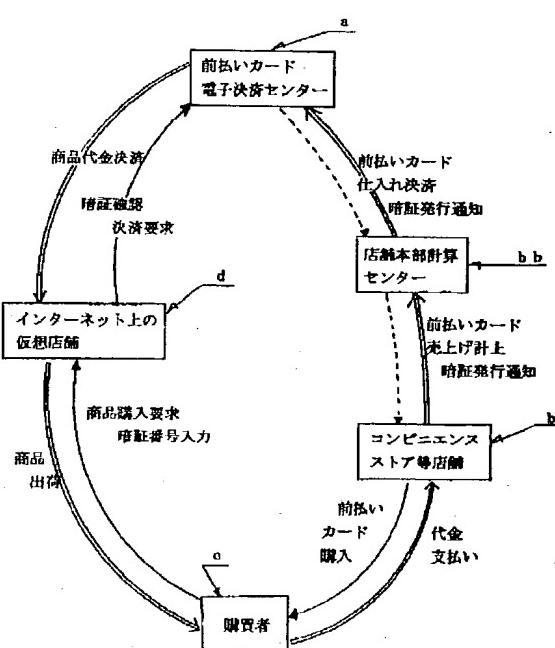
(54)【発明の名称】 カード情報を端末で読み取らせた販売時点で 前払いカードが発効する電子決済システム

(57)【要約】

【課題】保管や流通上の取扱いが容易でセキュリティ上も安全な前払いカードを使用して、インターネット上の買物及び商取引を電子決済できる仕組みを提供する。

【解決手段】インターネット上の買物及び商取引の決済に使用する電子通貨をコンビニエンスストア等の店舗で購入できる前払いカードにする。この前払いカードには10~16桁の暗証番号等電子通貨として必要な情報をバーコード等で印刷しておき、その情報をPOS端末等で読み取らせた販売時点で初めてその前払いカードの暗証番号と金額を電子通貨として有効にする。購買者はその前払いカードの金額を限度として、その暗証番号を使用することによりインターネット上の買物及び商取引を決済する。この前払いカードはPOS端末等で読み取らせるまでは前払いカードとして1円の価値も持たないため、店舗での保管や流通管理が簡易でセキュリティ上も安全性が高い。

本発明の稼動状態を示す機能図



## 【特許請求の範囲】

【請求項1】前払いカード上にある10~16桁の暗証番号等を含む情報をPOS端末等に読み取らせた販売時点での前払いカードの金額を有効にすることにより、その前払いカードの購買者がその暗証番号を使用してインターネット上の買物及び商取引を電子決済できる仕組みを提供する。

## 【発明の詳細な説明】

## 【0001】

【発明に属する技術分野】この発明は、インターネット上の買物及び商取引に使用する決済手段としての電子通貨の効率と流通の仕組みに関するものである。

## 【0002】

【従来の技術】従来より、インターネット上の買物及び商取引を決済する手段としては、品物を購買者に届けた時点で代金を回収する代引き法、クレジットカード及び銀行口座からの引落としを前提とした電子通貨による方法等があった。

## 【0003】

【発明が解決しようとする課題】この方法には次のような欠点があった。

(イ) 小額商品の販売者には代引き手数料が商品価格に比して割高になり利用し難い場合があった。

(ウ) クレジットカードの発行は購買者が一定の年齢と所得が保証された社会的信用を有することが必要となり未成年者等では利用できなかった。

(エ) クレジットカードの番号が通信回線上漏洩しないためのセキュリティ管理が複雑で高価であった。

(オ) 銀行口座引落としの電子貨幣も銀行口座の開設が前提となり手続きが複雑であった。

本発明は、これらの欠点を除くためになされたものである。

## 【0004】

【課題を解決するための手段】インターネット上の買物及び商取引の決済に使用する電子通貨をコンビニエンスストア等の店舗で購入できる前払いカードにする。この前払いカードには10~16桁の暗証番号等電子通貨として必要な情報をバーコード等で印刷しておき、その情報をPOS端末等で読み取らせた販売時点での前払いカードの暗証番号と金額を電子通貨として有効にする。購買者はその前払いカードの金額を限度として、その暗証番号を使用することによりインターネット上の買物及び商取引を決済する。前払いカード1枚の金額は500円~3000円程度とすることにより、盗難等の事故遭遇時にも被害が最小限に抑えられると共に、POS端末等で読み取らせるまでは前払いカードとして1円の価値も持たないため、店舗での保管や流通管理が簡易でセキュリティ上も安全性が高い。前払いカードの暗証番号を購買者がインターネット上の買物及び商取引の決済に使用する時に、その暗証番号の有効性がチェック

されると共に、利用可能残額がチェックされ使用者に知らされる。また、前払いカード1枚毎に割振られた固有の暗証番号を使用することにより、2枚以上の前払いカードの金額を合算して買物及び商取引の決済に利用することができる。

## 【0005】

【発明の実施の形態】前払いカードの暗証番号使用による電子決済センターaを設け、コンビニエンスストア等店舗bは暗証番号付前払いカードを購買者cに販売する。購買者cが代金を支払い、コンビニエンスストア等店舗bのPOS端末等でその前払いカードの情報を読み取った時点で初めて前払いカードの暗証番号と金額が有効になり、コンビニエンスストア等店舗bの本部計算センターb bを経由してその暗証番号と金額の有効性を電子決済センターaに通知してその前払いカードの仕入れ決済をする。購買者cはインターネット上の仮想店舗dから商品を購入する時、商品代金の支払いに前払いカードの暗証番号を使用する。電子決済センターaは仮想店舗dを経由して購買者cから要求された暗証番号と決済金額の有効性をチェックして、有効なら仮想店舗dに代金の決済をすると共にその決済承認を購買者cに通知する。仮想店舗dは代金決済を確認し購買者cに商品の発送をする。

## 【0006】

【実施例】以下、本発明の実施例について説明する。

(イ) インターネット上の買物及び商取引を決済する電子決済センターaを設け、決済に使用する前払いカードを発行するとともに前払いカードの暗証番号と金額の有効性を管理する。

(ウ) 発行された前払いカードは店舗本部商品センター等を経由して全国のコンビニエンスストア等店舗bに配達される。この時点での前払いカードの暗証番号と金額に有効性はなく、仮に盗難等の事故に遭遇しても前払いカードとしての金銭的損害は発生しない。

(エ) 購買者cはインターネット上の仮想店舗dで買物または商取引を決済するために、コンビニエンスストア等店舗bから前払いカードを購入する。

(オ) 購買者cはコンビニエンスストア等店舗bで前払いカードを購入し、代金を支払い店員が前払いカード上の情報をPOS端末等で読み取らせる。

(カ) POS端末等で読み取られた前払いカード上の情報は瞬時に店舗本部計算センターb bを経由して電子決済センターaに送られ、その前払いカードの暗証番号と金額が有効になる。

(キ) 購買者cはインターネット上の仮想店舗dで商品を買うか商取引を行うために、先に購入した前払いカードでの決済を仮想店舗dに要求する。

(ク) 仮想店舗dは電子決済センターaに購買者cから決済要求のあった前払いカードの暗証番号と金額の有効性の確認と代金の決済を要求する。

(ケ) 電子決済センターaは決済要求のあった前払いカードの暗証番号と金額の有効性をチェックして、有効なら仮想店舗dに代金の決済を行う。

(コ) 仮想店舗dは代金の決済を確認した上で購買者cに商品の発送をする。

#### 【0007】

【発明の効果】インターネット上の買物及び商取引の決済に使用する前払いカードの暗証番号と金額を、コンビニエンスストア等店舗でそのカードを購入した時点で有効にすることにより、販売前のカードの保管や流通管理が容易になり取扱い費用を抑えられるだけでなく、セキュリティの面からも安全性を高く維持できる。また、前払いカードの販売を全国のコンビニエンスストア等2

4時間営業店舗で行うことにより誰でも何時でも購入でき、インターネット上の買物及び商取引の決済に容易に安心して使用することができる。

#### 【図面の簡単な説明】

#### 【図1】本発明の稼動状態を示す機能図

#### 【符号の説明】

- a. 電子決済センター
- b. コンビニエンスストア等店舗
- b b. コンビニエンスストア等店舗の本部計算センター
- c. 購買者
- d. インターネット上の仮想店舗あるいは商品の販売者およびサービスの提供者

【図1】

本発明の稼動状態を示す機能図

